

Fill in this information to identify the case:

Debtor 1 WILLIAM LEE GREER

Debtor 2 JILL HAWKINS GREER

(Spouse, if filing)

United States Bankruptcy Court for the MIDDLE District of TENNESSEE

Case number 3:14-bk-09998-RSM

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PROF-2013-S3 LEGAL TITLE TRUST II, BY
U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE
TRUSTEE

Court claim no. (if known): 14

Last 4 digits of any number you use to
identify the debtor's account: 8285

Date of payment change: 2/1/2017

Must be at least 21 days after date
of this notice

New total payment: \$631.02

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$138.55

New escrow payment: \$127.04

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 WILLIAM LEE GREER

Print Name

Middle Name

Last Name

Case number (if known) 3:14-bk-09998-RSM**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Seth Greenhill Date January 10, 2017
Signature

Print Seth Greenhill

First Name

Middle Name

Last Name

Title Authorized Agent for CreditorCompany Robertson Anschutz & Schneid, P.L.Address 6409 Congress Avenue, Suite 100
Number StreetBoca Raton
CityFL
State33487
ZIP CodeContact Phone 561-241-6901Email sgreenhill@rasflaw.com

CERTIFICATE OF SERVICE

I **HEREBY CERTIFY** that on January 10, 2017, I electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

MARY ELIZABETH AUSBROOKS
ROTHSCHILD & AUSBROOKS
1222 16TH AVE SO
STE 12
NASHVILLE, TN 37212-2926

WILLIAM LEE GREER
JILL HAWKINS GREER
610 WEATHERBEATEN PLACE
HERMITAGE, TN 37076-1342

HENRY EDWARD HILDEBRAND, III
OFFICE OF THE CHAPTER 13 TRUSTEE
PO BOX 340019
NASHVILLE, TN 37203-0019

U.S. TRUSTEE
OFFICE OF THE UNITED STATES TRUSTEE
701 BROADWAY STE 318
NASHVILLE, TN 37203-3966

Robertson, Anschutz & Schneid, P.L.
Authorized Agent for Secured Creditor
6409 Congress Ave., Suite 100
Boca Raton, FL 33487
Telephone: 561-241-6901
Facsimile: 561-997-6909

By: /s/Seth Greenhill
Seth Greenhill, Esquire
Email: sgreenhill@rasflaw.com

PO Box 619063
Dallas, TX 75261-9063

ESCROW ACCOUNT CLOSURE STATEMENT

Loan Number: [REDACTED]
Analysis Date: 11/15/2016

Customer Service	1-800-495-7166
Monday-Thursday	8:00 a.m. to 9:00 p.m. CT
Friday	8:30 a.m. to 5:00 p.m. CT
Saturday	10:00 a.m. to 4:00 p.m. CT

JESSE GARNETT HAWKINS
610 WEATHERBEATEN PL
HERMITAGE TN 37076-1342

PRESENT PAYMENT **NEW PAYMENT**
effective 02/01/2017

Principal & Interest	\$503.98	\$503.98
Escrow Payment	\$138.55	\$127.04
Escrow Shortage	\$0.00	\$0.00
Optional Insurance	\$0.00	\$0.00
Other	\$0.00	\$0.00
Total	\$642.53	\$631.02

ESCROW ANALYSIS STATEMENT

At least once every 12 months Fay Servicing analyzes your escrow account, in accordance with federal regulations, to ensure we collect sufficient funds to pay escrow items when they are due. The escrow account analysis below is an estimate of the activity that will occur in your escrow account over the next 12 months. The analysis will show if you currently have a shortage or overage in your account. This amount will be accounted for in your new monthly escrow payment unless there is an overage amount over \$50. In this case, the full amount of the overage will be refunded to you.

UNDERSTANDING YOUR MONTHLY ESCROW PAYMENT AMOUNT

1. Projected Monthly Escrow Payment

The section titled "Projected Escrow Activity for the Next 12 Months" is a schedule that represents all anticipated payments to and from escrow for the coming year. First, we take the total of all Projected Payments from Escrow (a) and divide it equally over 12 months to determine your Projected Monthly Escrow Payment: $\$1,524.48 / 12 \text{ months} = \127.04 .

2. Escrow Surplus/Shortage

The minimum escrow balance required in your account is known as the Required Low Point. This is noted as (b) under "Projected Escrow Activity for the Next 12 Months". The Required Low Point is set in accordance with your mortgage contract, state law or federal law. Mortgage Insurance, if any, is not included in the Required Low Point calculation. Next, we compare the Projected Low Point (c) to the Required Low Point (b) to determine the overage/surplus:

You have a surplus of \$216.29 because the Projected Low Point (c) of \$470.37 plus the escrow adjustment* is more than the Required Low Point of \$254.08.

*An Escrow Adjustment of \$0.00, scheduled to be repaid through the bankruptcy, is included in this calculation.

If the surplus is less than \$50.00, we divide it equally over the next 12 months and automatically reduce your monthly payment accordingly. Otherwise, if your loan is contractually current, we will send you a check for the surplus amount.

3. New Monthly Escrow Payment

Principal & Interest	\$503.98
Escrow Payment	\$127.04
Escrow Shortage	\$0.00
Optional Insurance	\$0.00
Other	\$0.00
Total	\$631.02
Effective Date	02/01/2017

MONTH	PROJECTED ESCROW ACTIVITY FOR THE NEXT 12 MONTHS				REQUIRED BALANCE
	PAYMENTS TO ESCROW	PAYMENTS FROM ESCROW	DESCRIPTION	PROJECTED BALANCE	
			STARTING BALANCE	597.41	381.12
Feb-17	127.04	.00		724.45	508.16
Mar-17	127.04	.00		851.49	635.20
Apr-17	127.04	.00		978.53	762.24
May-17	127.04	.00		1,105.57	889.28
Jun-17	127.04	.00		1,232.61	1,016.32
Jul-17	127.04	.00		1,359.65	1,143.36
Aug-17	127.04	.00		1,486.69	1,270.40
Sep-17	127.04	.00		1,613.73	1,397.44
Oct-17	127.04	.00		1,740.77	1,524.48
Nov-17	127.04	.00		1,867.81	1,651.52
Dec-17	127.04	1,524.48	COUNTY TAX	(c) 470.37	(b) 254.08
Jan-18	127.04	.00		597.41	381.12
TOTAL	\$1,524.48	(a) \$1,524.48			

IMPORTANT MESSAGES

Fay Servicing is a debt collector and information you provide will be used to collect a debt. However, if you have filed for bankruptcy we will fully respect any applicable automatic stay, modification or discharge. Further, if you filed Chapter 7 Bankruptcy, received a discharge and this loan was not reaffirmed in the bankruptcy case, we will exercise on in rem rights as allowed under applicable law and will not attempt to collect, recover or offset the discharged debt as your personal liability. If your account is currently included in a Chapter 13 Bankruptcy, the escrow shortage at the time of filing will be spread over the life of the Bankruptcy. Any Shortage for the annual escrow analysis will comply with federal requirements. NMLS ID: [REDACTED]

Check will be sent separately.

ESCROW ACCOUNT DISCLOSURE STATEMENT

Loan Number: [REDACTED]

ACCOUNT HISTORY

Date: 11/15/2016

This is a statement of actual activity in your escrow account from 10/01/2016 through 01/31/2017. This section provides last year's projections and compares it with actual activity.
An asterisk (*) indicates a difference from a previous estimate either in the date or amount and may be caused by any of the following:

- The actual amount of insurance or taxes paid since your last Escrow Analysis Statement was higher or lower than anticipated
- Additional funds were applied to your escrow account
- The time elapsed between payments to escrow and disbursement from escrow was shorter or longer than anticipated on your last Escrow Analysis Statement.

MONTH	PAYMENTS		DISBURSEMENTS		DESCRIPTION	ESCROW BALANCE	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
					BEGINNING BALANCE	0.00	-4,528.51
10/16		1,246.95				0.00 <	-3,281.56 <
11/16		5,126.35			E	0.00	1,844.79
12/16		138.55 *		1,524.48	E COUNTY TAX	0.00	458.86
01/17		138.55			E	0.00	597.41
TOTAL	\$0.00	\$6,650.40	\$0.00	\$1,524.48			